

Certificate Number: 03621-NJ-DE-037140512

Bankruptcy Case Number: 22-17932



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 28, 2023, at 11:20 o'clock AM EST, John J Hofer completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 28, 2023 By: /s/Itzel Rivas

Name: Itzel Rivas

Title: Credit Counselor